

DYNACOMP

**PERSONAL
FINANCE
SYSTEM**

PERSONAL FINANCE SYSTEM*

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INTRODUCTION:

PERSONAL FINANCE SYSTEM (PFS) is a collection of ten interdependent programs that are used to create, correct, maintain, sort and display your personal finance records. All information is stored in the form of concise records in a master data file. The entire system, including the data file, is contained on one diskette which also contains Atari's** DOS version 2.0. A minimum of 300 transactions can be stored on this diskette. Simple changes to the program code can be made which will allow a separate diskette to be used for the data file. Using this technique, the owner of a two-drive system can store upwards of 800 entries on a single diskette.

The following sections will explain the operation of the programs contained in PFS. It is suggested that the user go through each section using his or her own financial entries. Several entries would be more than sufficient to get the flavor of using PFS.

PFS is extremely easy to use and well protected against user induced errors. DYNACOMP is sure that you will find this system to be a most valuable addition to your program library. If you have any problems or suggestions with PFS, please do not hesitate to contact DYNACOMP.

GETTING STARTED:

PFS is supplied with Atari's DOS 2.0 operating system. PFS must be used with DOS 2.0. If you are operating under earlier DOS releases, you will find DOS 2.0 to be a welcome replacement. Several "bugs" have been corrected and you will detect a noticeable decrease in the time it takes to load and access files.

We suggest that the first thing you do with your PFS diskette is to make a back-up diskette for your everyday use. We strongly suggest that duplicate diskettes be made on a monthly basis in order to protect your important financial records. Note that the duplicate diskette should be made using DOS 2.0 to both format the diskette (DOS option I) and to duplicate it. Boot up your system using the PFS diskette. You will find that the diskette will autoloading the PFS menu. To back-up this diskette, select option 1, and you will enter DOS. Select the duplicate disk option (J) and follow the prompts. Make sure that your original PFS diskette is write protected (a piece of tape should be covering the notch on the upper right side of the diskette). When finished, place your DYNACOMP PFS diskette in a safe storage place. You are now ready to enter your first financial data into the PERSONAL FINANCE SYSTEM.

* Program code (c) 1980 by Jerry White, Levittown, NY 11756.

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FILE CREATION (The CREATE and ADDATA options):

Boot up your system using the PFS diskette. You will be greeted by a display which will look much like this:

DYNACOMP	
FINANCE DIRECTORY	
DOS.....SYS(01)	MENU.....(02)
CREATE.....(03)	ADDATA.....(04)
FIXIT.....(05)	UTILITY....(06)
BALANCE....(07)	SELECT.....(08)
MONGRAPH...(09)	SORTPAYE...(10)
SUMPAYEE...(11)	
334 FREE SECTORS	
NOTE: DATA FILES NOT LISTED.	
SELECTION ?	

This is the MENU option (2). By entering the appropriate option number, you can return to the DOS or load and run any of the other ten PFS programs. Note that the total amount of free sectors left on the diskette is printed at the bottom of the MENU.

Before anything can be done with PFS, you must have data in the data file. The CREATE option is used to add the first data records into the data file. The first entry should be a deposit. In most cases, this deposit will be the previous balance of your checking account. After your first session with PFS, all additional entries to the data file will be made using the ADDATA option. As you finish one financial period (typically one year), start another diskette again using CREATE. IMPORTANT! Use of CREATE on an existing data file will destroy all records contained in that file. Use CREATE to start a new file, use ADDATA to add records to an already existing file. Also, make sure that your PFS diskette is not write protected. If it is, you will receive an error message as the files cannot be created on the diskette.

Each entry to the data file is called a data record. A typical record might look something like this:

118 0815 15.00,T ,MUSEUM

The above record (number 118) informs us that on August 15, a \$15.00 tax deductible donation was made to the museum. The record format used is shown in the table on the following page.

DATA FIELD RECORD LAYOUT

POSITION	FIELD
01 - 04.....	record number
05.....	blank
06 - 09.....	date (as MMDD)
10 - 17.....	amount of transaction
18.....	comma
19.....	tax code (enter 'T' if transaction is deductible, otherwise leave blank)
20.....	transaction code (D=deposit; C=cash payment; M=monthly bank charges and X=record to be deleted)
21.....	user specified code (one letter)
22.....	comma
23 - 40.....	payee

When you are using CREATE or ADDATA for record entries, you are given the following prompts:

RECORD NUMBER XXX

TYPE DATE AS MMDD ?

TYPE AMOUNT ?

TYPE TAX CODE (T IF TAX DEDUCTABLE)
JUST HIT RETURN TO CONTINUE ?

TYPE TRANSACTION CODE AS (C D OR M)
HIT RETURN IF NO CODE IS REQUIRED ?

TYPE USER CODE ?

TYPE PAYEE ?

TYPE C IF CORRECT OR R TO RETYPE

TYPE C TO CONTINUE OR M FOR MENU

The underline indicates that a user response is expected. If a question mark precedes the underline, then hit RETURN after your input. If there is no question mark, then the computer will accept your input as soon as it is typed.

There are several points to remember when inputting your data:

DATE:

- o Both the month and day require two digit inputs.

TRANSACTION CODE:

- o Use 'D' to indicate a deposit.
- o Use 'M' to indicate a bank charge such as monthly charges, penalties, cost of checks etc. Note that PFS will not normally deduct any recurring check charges. The code can, however, be modified to do this. See later sections on how this can be done.
- o Use 'C' to indicate a cash payment. When left blank, a check is assumed to be the means of payment.

USER CODE:

- o It is up to the user to select his or her own code definitions. These codes will later be used so that all records can be accessed by their individual user codes. If you assign the letter 'L' to signify all loan transactions, you will be able to use the SELECT option to print out all records having the 'L' code. Note that you may use all 26 letters of the alphabet as user codes.

Some suggested codes are:

C = credit card payment	H = home expenses
I = insurance payment	L = loan payment
M = mortgage payment	U = utilities

MARSTA

K = MOTHER

- o When indicating the payee, you have up to 17 characters to use. Since this field can be sorted on by using the SELECT and SUMPAYEE options, be sure that the same spelling is used for the same payees appearing on more than one record.

When you have finished adding data, exit CREATE or ADDATA by entering 'M'. This will return you to the menu.

CORRECTING ERRORS (The FIXIT program):

If after updating your data file, you find that you have made an error or errors in your data entries, select the FIXIT option (5) from the menu.

FIXIT provides you with three commands:

D : display file
S : select record
M : return to MENU

Use the D command to view the entire data file. Note any records requiring change. When the file has been displayed, use the S command to select the record number or numbers to be changed. You will then be able to re-enter that record in the same format as used for the ADDATA option.

Note that FIXIT also provides the means for deletion of unwanted records. By entering an 'X' as the transaction code, that entry will not be copied to the backup file when the UTILITY option is used (see below).

Upon completion of your editing session, return to the MENU by using the M command.

DATA FILE BACK UP (UTILITY option):

PFS provides a means of backing up your data files. The option for this purpose is UTILITY. When running UTILITY, you are given the following prompts:

TYPE S FOR SCREEN DISPLAY
TYPE P TO USE PRINTER
TYPE B TO BYPASS DISPLAY
___ (user input)
TYPE B TO BACKUP INITLFIN.DAT
TYPE R TO RESTORE
___ (user input)

Inputting 'S' will cause the entire data file to be printed onto the screen. Inputting 'P' will cause the printout to be sent to a line printer. If there is no need for the data file to be examined, then the printout can be dispensed with entirely by entering 'B'.

To create a backup data file, answer the prompt with a 'B'. This will cause the contents of the data file (INITLFIN.DAT) to be written to a back up file. If you have flagged entries for deletion (by entering an 'X' as the transaction code), those entries will not be written to the backup file. After the data file is backed up, run UTILITY again, this time using the 'R' option (RESTORE). This will cause the backup file to be written over the data file thereby eliminating all entries having the 'X' transaction code. This will free up more space on the data file. If it is absolutely essential that the maximum number of entries be stored on the diskette, then the backup file could be dispensed with entirely. This would approximately double the space available for the data file. PFS is dimensioned to handle up to 500 entries on a 24K machine. If you have more than 24K of RAM, you could redimension the code to handle significantly more data entries provided that you do not employ a backup file. In such a case, you should make a backup diskette using the duplicate disk option in DOS. Refer to the appendix for the specifics involved in redimensioning the program code. Note, however, that without a backup file, there is no means of physically removing an entry from the data file. The entry can be made "transparent" by using the X transaction code, but the entry will still be occupying space in the file. If you have a dual disk drive, PFS can be modified to access drive #2 for the data file. Check the appendix also for instructions on how this may be accomplished. If you copy by file, copy all files including RECFIN.DAT (which contains the record count of your main data file). DOS shows all files including data files (use option A).

CHECKBOOK BALANCING (the BALANCE option):

PFS provides you with a checkbook balancing program. To run, select the BALANCE option from the MENU. You will then be asked to enter the beginning balance from your bank statement and whether or not you would like a permanent record (valid only if you have a line printer).

When performing the checking account reconciliation, you are provided with the transaction options as listed on the next p .

- (1) outstanding check
- (2) old deposit.....not credited
- (3) old check.....just cleared
- (4) old deposit.....just credited
- (5) new check or service charge
- (6) new deposit or interest
- (7) entries completed
- (8) run disk MENU
- (9) start over

Note again that PFS assumes "free checking", i.e., no check charges. If you are charged a fee for each check written, total that fee for the reconciliation period and use option #5 to enter check costs into the reconciliation. Check fees can be handled automatically by PFS by a very simple change in the program code. Check the appendix to see how this can be done.

SELECT AND DISPLAY DATA (the SELECT and MONGRAPH options):

The purpose of the SELECT option is to give the user multiple levels by which to select and to display or to print data file entries. The printout lists expenses only. It will not list deposits, monthly charges or cash payments. You are given the option of screen display or output to a line printer if you have one. You can obtain a monthly summary of expenses or a detailed list of expenses incurred during each month. When the monthly summary option is chosen, a data file is created (BARMON.DAT) which is read into the MONGRAPH program (see below). The remaining options are as follows:

TYPE T TO SELECT TAX DEDUCTIBLE
EXPENSES ONLY

TYPE C TO CONTINUE

TYPE U TO SELECT BY USER CODE

TYPE P TO SELECT BY PAYEE

TYPE A FOR ALL EXPENSES

TYPE MONTH NUMBER TO BE SELECTED OR
TYPE O TO SELECT ALL MONTHS
THEN HIT RETURN ? ____

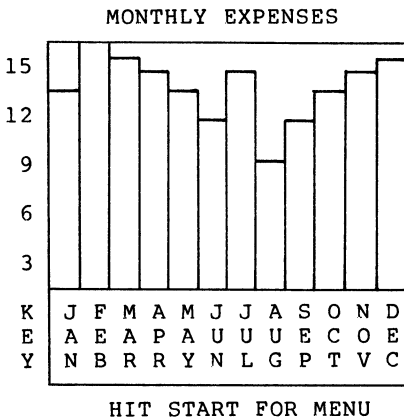
TYPE G = GRAPH R = RERUN M = MENU

As indicated by the options, you can select to have only tax deductible entries printed out, or those entries having the same user codes, or those entries having the same payee. Also, you may choose to execute those options for a given month, or for the entire data file.

If you wish a bar graph display of the expenses which you selected, on a monthly basis, choose the G option. This will cause the MONGRAPH program to be called. If you wish to select a different entry category to be printed out, SELECT can be rerun by entering 'R'. To return to the MENU, type 'M'.

MONTHLY BAR GRAPH DISPLAY (the MONGRAPH option):

To obtain a bar graph display of your monthly expenses, select the MONGRAPH option. The result will look much like this:



The bar graph is normalized such that the greatest monthly expense extends to the top of the graph. The expenditure scale prints out the two most significant digits of the monthly expenses. In the example shown, the maximum monthly expense was \$1500, therefore the graph scale displays 15 at the top of the chart.

The data which is read by MONGRAPH is stored in the BARMON.DAT file. This data is created by the SELECT program and therefore implies the necessity of running SELECT prior to MONGRAPH. When time new entries are added to the data file and you desire to display the bar graph.

EXPENSE SUMMATIONS BY PAYEE (the SORTPAYE and SUMPAYEE options):

The SORTPAYE option is used to create a data file which is sorted alphabetically by the payee. This file contains expenses only. SORTPAYE should be run whenever you have updated your data file and you wish to use the SUMPAYEE option. The SUMPAYEE option reads the data file created by SORTPAYE and provides the user with summary totals of expenses by each payee in the data file. This option will prompt you for a title and whether or not you wish to output to a printer. The output will list the total expenses for each payee and then total the results for you.

The SELECT and SUMPAYEE options will be most useful to you come tax time. Remember, however, that whenever you have modified your data file (by deletions or new entries), SORTPAYE must be rerun before using SUMPAYEE.

APPENDIX

CHECK FEES:

When running the BALANCE program to reconcile your check book, no check fees are deducted. If you are charged a fee for each check written, you must total the fees and then add them to the reconciliation using option #5: "new check or service charge."

PFS can be modified so that check fees can be deducted automatically. To do this, load the BALANCE program by depressing the RESET key and typing:

LOAD "D:BALANCE

Next, print out line number 7 ("LIST 7"). It should look like this:

7 CF=0

Edit line 7 (or retype the line) so that CF=0 is changed to whatever your check fee happens to be. For instance, if you are charged \$.20 per check, line 7 should read:

7 CF=.2

Once the change is made, save the modified BALANCE program back onto the diskette with the following command:

SAVE "D:BALANCE

Your check fees will now automatically be deducted each time you run the BALANCE option.

MAXIMIZING DATA STORAGE:

DUAL DRIVE; IF you have more than one disk drive, you can increase your data storage capacity by using drive 2 for data files. Each program in PFS must be modified so that all OPEN instructions specify D2 (drive 2). For example in the BALANCE program, line 10 opens your data file. Change the OPEN command from:

OPEN #Q2,Q4,Q0,"D:INITLFIN.DAT"

to:

OPEN #Q2,Q4,Q0,"D2:INITLFIN.DAT"

Similar changes must be made to all but the MENU program. Before making any changes, be sure to make a duplicate of the PFS diskette using the J option of DOS. If any data files are on

copied diskette, delete them using DOS option D (Use DOS option G to unlock all files. When you get the prompt asking which files to unlock, type *.* then press return.). Load the BALANCE program (as shown in above section on check fees) and then type LIST 10. Insert the number 2 after the D in the OPEN command as shown in the above example. When the change is made, save the program using the SAVE command.

The following list indicates the line numbers in which OPEN statements must be changed in order to use drive 2 for data files:

<u>PROGRAM</u>	<u>CHANGE LINES</u>
ADDDATA	100, 3100
BALANCE	10
CREATE	100, 3100
FIXIT	100, 500, 1100
MONGRAPH	12
SELECT	100, 7300
SORTPAYE	17, 100, 110, 220, 700, 1020, 1040
SUMPAYEE	100
UTILITY	220, 240, 500, 520, 2120

When you have made all of the changes, PFS will now be run using the PFS diskette in drive #1 and your data diskette in drive #2. To backup the data diskette, use the duplicate disk option (J) in DOS. Remember that diskettes must be formatted using DOS 2.

SINGLE DRIVE: Space can be freed for larger data files by moving the sort options to a separate diskette. Format a new diskette and using DOS option O, duplicate SORTPAYE, SUMPAYEE and INITLFIN.DAT. Whenever you wish to run your sort and summary listings, make sure that you duplicate the most current INITLFIN.DAT file from your regular PFS diskette. Now you can create more room on your PFS diskette by deleting the SORTFIN.DAT file, SORTPAYE and SUMPAYEE. Increase the dimensions of SEC and BYT in the FIXIT and SORTPAYE programs (you should be able to store a minimum of 999 entries now). Increase IN\$ in SORTPAYE by 5 for each record over 500; i.e. if 600 records then DIM IN\$(3000).



